

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Charles R Anthony
 Debtor

Case No. 17-11290-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db #+Charles R Anthony, 420 W. 8th Street, Apartment 4, Lansdale, PA 19446-1877
 13871912 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 13871914 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
 13871918 +Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
 13871920 ++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610,
 Saint Paul, MN 55101)
 13871922 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 13871923 +Mobiloansllc, Po Box 1409, Marksville, LA 71351-1409
 13871927 +Prsm/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13871928 +Riverfrnt Cu, 430 S 4th St, Reading, PA 19602-2698
 13871929 +Riverfront Fed Cr Un, 430 S 4th St, Reading, PA 19602-2698
 13871930 +Sunrise Credit Service, 234 Airport Plaza Blvd S, Farmingdale, NY 11735-3938

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM May 27 2017 01:03:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov May 27 2017 01:13:18 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 27 2017 01:12:19
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 27 2017 01:12:52 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13871913 EDI: CAPITALONE.COM May 27 2017 01:03:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 13871915 +EDI: CHRM.COM May 27 2017 01:03:00 Chrysler Capital, Po Box 961275,
 Fort Worth, TX 76161-0275
 13871916 +EDI: CITICORP.COM May 27 2017 01:03:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13871919 +EDI: RCSFNBMARIN.COM May 27 2017 01:03:00 Credit One Bank Na, Po Box 98872,
 Las Vegas, NV 89193-8872
 13871921 +EDI: AMINFOFP.COM May 27 2017 01:03:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 13871925 EDI: PRA.COM May 27 2017 01:03:00 Portfolio Rc, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502
 13871924 +E-mail/Text: bankruptcynotices@psecu.com May 27 2017 01:13:31 Pa Sta Empcu,
 1500 Elmerton Ave, Harrisburg, PA 17110-2990
 13871926 +EDI: PRA.COM May 27 2017 01:03:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 13871931 +EDI: RMSC.COM May 27 2017 01:03:00 Synccb/jc Penney Dc, Po Box 965007,
 Orlando, FL 32896-5007
 13871917 E-mail/Text: creditreconciliation@peoples.com May 27 2017 01:12:35 Citizens Bank,
 1000 Lafayette Blvd, Bridgeport, CT 06604

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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Date Rcvd: May 26, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2017 at the address(es) listed below:

MATTEO SAMUEL WEINER on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
SEAN P. MAYS on behalf of Debtor Charles R Anthony sean@maysfirm.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Charles R Anthony</u>	Social Security number or ITIN	<u>xxx-xx-4837</u>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-11290-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles R Anthony

5/25/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.